

FIRST UNITED CORPORATION

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1132672	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$1,383	\$1,315	-4.9%		
Loans	\$939	\$875	-6.8%		
Construction & development	\$143	\$128	-10.1%		
Closed-end 1-4 family residential	\$268	\$269	0.3%		
Home equity	\$79	\$78	-1.3%		
Credit card	\$0	\$0			
Other consumer	\$11	\$11	0.2%		
Commercial & Industrial	\$68	\$61	-9.6%		
Commercial real estate	\$291	\$257	-11.5%		
Unused commitments	\$86	\$87	1.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$137	\$113	-17.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$108	\$114	5.6%		
Cash & balances due	\$58	\$81	38.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$4	\$9	108.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$4	\$8	128.7%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,241	\$1,168	-5.9%		
Deposits	\$1,034	\$982	-5.0%		
Total other borrowings	\$197	\$175	-11.1%		
FHLB advances	\$160	\$136	-15.2%		
Equity					
Equity capital at quarter end	\$142	\$147	3.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$1	-\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	9.7%	11.0%	--		
Tier 1 risk based capital ratio	12.1%	13.4%	--		
Total risk based capital ratio	13.4%	14.6%	--		
Return on equity ¹	4.7%	9.7%	--		
Return on assets ¹	0.5%	1.1%	--		
Net interest margin ¹	3.4%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	48.7%	73.7%	--		
Loss provision to net charge-offs (qtr)	83.1%	27.4%	--		
Net charge-offs to average loans and leases ¹	1.7%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	10.5%	8.6%	1.4%	0.0%	--
Closed-end 1-4 family residential	1.6%	1.5%	0.1%	0.1%	--
Home equity	1.2%	0.5%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.2%	0.3%	0.2%	--
Commercial & Industrial	13.8%	0.3%	0.5%	0.3%	--
Commercial real estate	3.2%	2.1%	0.4%	0.0%	--
Total loans	4.3%	2.5%	0.5%	0.1%	--